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WOMEN IN AGRIBUSINESS: A LIVELIHOOD PATTERN ANALYSIS WITH REFERENCE TO DAKSHINA KANNADA AND UDUPI DISTRICTS

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RESEARCH GUIDE

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1. INTRODUCTION

Everyday essentials encapsulate the concept of livelihood. Taking care of the livelihood requirements of individuals is the basic functions of the administration. Hence, the responsibility to feed the people of the world's most populous country, made the government of India unyielding in its fight against hunger. The main objective to achieve sustenance is to develop agriculture to meet both the needs of the population and improve the quality of nutrition. For this purpose, agriculture occupies a prominent place in the country's economy. Majority of the country's people depend on agriculture for their livelihood. India is the second largest producer of fruits and vegetables in the world. Despite the progress of the industrial sector, agriculture has played a key role in the growth of economic development. The two fundamental aspects of agriculture are the production and marketing of agricultural products. Agricultural marketing is the supply of food products from farmers to consumers. For this, a marketing system is required (Pai, Dayananda P & Patil P B, 2011).

Agricultural production in India includes field crops, horticultural crops, flowers, livestock, fisheries and many more. The rural population is largely dependent on agricultural activity. It contributes immensely to the socio-economic growth of India. States like Punjab, Uttar Pradesh, Madhya Pradesh, Andhra Pradesh, Haryana, Bihar and West Bengal are the leading states in terms of agricultural contribution to the country. Thus, agriculture is a major industry in India, and in recent times, several developments have been recorded in this industry with the implementation and initiatives of various government policies, NGOs and private organisations. The agricultural landscape has changed over time, but what has not changed is the failure to recognise women farmers and workers. Most women remain as invisible workers. Illiteracy, underdevelopment, unemployment and poverty are the main reasons for this situation of women in the agricultural area (Dr. Mun Mun Ghosh and Dr. Arindam Ghosh, 2014).

As debated and concluded in the past, the prosperity and growth of a nation depends on the status and development of its women. However, the role of women, who make up half of the country's population, in agriculture and planetary activities is underestimated. Although the modernisation of agriculture has provided women with better income-earning opportunities in some areas, it has also displaced their traditional roles in other sectors (Shashi Kanta Varma, 1992). In developing countries like India, the agribusiness sector comprises four distinct sub-sectors: agricultural inputs, agricultural production,

agricultural processing, and marketing and trading. Agribusiness has emerged as a special branch of knowledge in the field of management sciences. Therefore, agribusiness can be defined as the science and practice of activities, with linkages, related to the production, processing, marketing and distribution of raw and processed foods (S.S. Acharya, 2007).

A large portion of the country's population earn their livelihood from agriculture. Our country has an agricultural system that is about 10,000 years old (Dr. Mun Mun Ghosh and Dr. Arindam Ghosh, 2014) and it impact livelihood. Livelihood is a means to an end. It refers to the ability, assets, income, and activities of people required to secure basic necessities of life. Women are found to be involved in various economic activities for their livelihood (Nath, Lakhimi and Dutta, Sumanash, 2016).

In India every state has its uniqueness. Similarly, Karnataka state of India, is popularly known for education, banking, trade, agriculture, employment, religious heritage, history and industry. The coastal districts of Dakshina Kannada and Udupi serve as economic centres for agricultural business. These areas are popular for producing and trading areca nuts, coconuts and paddy. The port of Mangaluru is famous for exports like iron ore, coffee and the cashew industry. Both the districts are the centre of numerous significant industries and institutions and cultural backgrounds. A plenty of opportunities here, not only grabbed the attention of men but also women. Therefore, the women from these two districts are playing a vital role in agribusiness. Most of the women are involved in the trade of vegetables, fruits and flowers in these two districts. However, the lives of people, especially women engaged in agribusiness in the Dakshina Kannada and Udupi districts are challenging because they are facing the problems of income, finance, place, safety and security, health and many more. These challenges directly affect the livelihood pattern of women engaged in agribusiness. Therefore, strengthening the woman and her livelihood is crucial, even after having numerous constraints in the field of agribusiness. The achievements of women, especially those who have earned their livelihood through agribusiness and thereby contributed to their families, society, and country, and the hardships they have faced along the way, have inspired researcher to conduct research on the current topic.

2. REVIEW OF LITERATURE

Literature review is a very important aspect of research. It provides the information needed to carry out the study on the selected topic. Also, it avoids duplication of work. It helps to understand the meaning of the study done by others and helps to present the

study as different and new from others. A survey of the concerned literature has been carried out based on various journal articles, reviews, thesis, reports magazines and websites under two categories. They are Indian studies and foreign studies. For this study, 125 studies were reviewed by the researcher. However, in this synopsis, briefly, 25 are projected, which are leading to identifying the research gap.

2.1 INDIAN STUDIES

- **P Thippaiah (2005)** in the study titled, 'Floriculture in Karnataka: Performance, Problems and Prospects' shed light on the socio-economic conditions of flower growers. The paper identified income, employment, and problems arise from floriculture activities and suggested policy measures for healthy growth of the sector. The article selected 56 flower farmers from 13 villages of two taluks of the Bangalore city district, using secondary and primary data. Data were analysed by a simple tabular method.
- **Vengota Nakro and Chozhule Kikhi (2006)** in the study titled, 'Strengthening Market Linkages for Women Vegetable Vendors' studied the diverse vegetable production and marketing practices of women vendors in Kohima, Nagaland. The article opined that more efforts are needed to find alternative market chains to overcome shortcomings such as market locations, transportation systems, lack of knowledge and many more.
- **Acharya S.S. (2007)** in the study titled, 'Agribusiness in India: Some Facts and Emerging Issues' stated some realities and the most important emerging issues in the area of agribusiness. The study pointed out that in the field of agribusiness, there was a substantial possibility of creating more profitable and captivating jobs for the young people. However, if the current market system is reformed, it can create additional employment opportunities in the agricultural market system. The paper stated that meaningful funding in marketing infrastructure will increase the effectiveness of the current marketing system. Agribusiness and retail food chains help to improve the efficiency of the agri-market. The paper also focused on the emerging areas of agribusiness and various opportunities in this field. Finally, the study found that the government's intervention and a number of marketing expansion schemes have led to the weakening of the market for agricultural products. As a result, the private sector does not invest in agri-market activities. Therefore, the balance between possible

growth, private sector investment and growth, and employment for a significant portion of society is one of the main challenges for policymakers.

- **Saha D (2011)** in the study titled, 'Working Life of Street Vendors in Mumbai' studied the work of street vendors in Mumbai. According to this study, working hours of traders, safety and security of premises, rent charged by local authorities, and an unfavourable working environment hindered the economic progress of street traders.
- **Agoramoorthy and Hsu (2012)** in the study titled, 'Impact of Floriculture Development Enhances Livelihood of India's Rural Women' explored the impact of floriculture on the lives of poor tribal women in western India. The paper stated that rural women in India are uniquely and deeply involved in agricultural activities from sowing to harvesting. Finally, the article opined that if future agricultural technology is not only eco-friendly but also women-friendly, if governments are prepared to support women involved in horticulture without any hesitation, it will definitely lead to the economic development of India.
- **Banerjee S (2014)** in the study titled, 'A Study of Socio-Economic Condition of Vegetable Street Vendors in Ranchi' studied the socio-economic condition of street vegetable vendors in Ranchi, mainly focused on the reasons for the entry of women vegetable vendors into this sector and their problems. For this, a survey was conducted by contacting 124 street vendors. According to this, the economic condition of both male and female vegetable vendors was poor. However, the article opined that the condition of female vegetable vendors was more vulnerable. The study said that due to lack of capital, the income of female vegetable sellers was lower than that of men. Low family income and family responsibilities have both forced women to trade on the streets. Moreover, street trading has a significant impact on women's health and economy due to lack of toilets, lack of security and many more, the report analysed.
- **Bairwa and Singh (2015)** in the study titled, 'Development of Agribusiness Industry in India: Opportunities, Challenges and Solutions' argued that agribusiness development not only helps to stabilise and make agriculture more profitable but also creates employment opportunities at the production and marketing levels. This paper explored the opportunities and challenges of the agribusiness sector in the country. It asserted that the agriculture industry plays a significant role in improving rural income and generating employment for the youth of the region. The present study highlighted the need and imperative to critically look at how people can tap into the

opportunities and overcome the constraints faced by the agribusiness sector. Finally, it can be understood from the study that the development of the agribusiness sector is very important in the future to strengthen the rural employment, food security, and living standards of the people of the country.

- **Gunakar and Bhatta (2016)** in the study titled, 'Socioeconomic Status of Fisher-Women in Segmented Fish Markets of Coastal Karnataka' was based on the primary data collected from 300 households in two major fish markets of Mangalore and Malpe in coastal Karnataka. This paper mentioned the significant role of women fishermen in coastal Karnataka. The paper also highlighted that competition from male fish vendors has led to changes in the economic and social status of female fish vendors. The paper also emphasised that the government should focus on women who are unable to participate in modernity due to lack of education and the influence of retail shops that have come through modern fish sales.
- **Chakraborty and Koley (2018)** in the study titled, 'Socio-Economic Condition among the Women Street Vendors: Anthropological Study on a Street at Jamshedpur' focused on the socio-economic status of the street vendors in the Tata Nagar railway station market, Jamshedpur. Methods like observation, interview, questionnaire, and case studies were used for data collection. This study involved 64 women street vendors revealed that the economic status of women street vendors was very poor. The article attributed the low income of women vendors to their illiteracy and poverty. The study showed that this street trade is not an easy job that women do to sustain their livelihood.
- **Ahmad M and Jinnah A (2020)** in the study titled, 'A Study of Socio-Economic Condition of Vendors in the Small Village Market (Hat) of Hariharpara Block, Murshidabad District (West Bengal): A Village-Level Analysis' focused on the socio-economic status of vendors of small village markets. In this study based on primary data, simple random sampling and multi-stage sampling were used. Hariharpara block was the selected area for the study, and 210 respondents were taken for the research. The article pointed out that poverty and insufficient income are the main problems faced by village market vendors.
- **Aswini and Rajamannar (2022)** in the study titled, 'Satisfaction of Street Vendors towards PM Street Vendors Atmanirbhar Nidhi: A Study with special reference to Tirunelveli District' examined the level of satisfaction of street vendors regarding the Pradhan Mantri Street Vendors Atmanirbhar Nidhi scheme. Through this study, it is

known that the awareness of the Pradhan Mantri SVANidhi Yojana, one of the most useful schemes in the country, was very low among the street vendors. The paper suggested that if this scheme is brought to the people with proper publicity and awareness campaigns, it will help many street vendors to take advantage of it.

- **Swati Sharma et al., (2023)** in the study titled, 'Factors Affecting Marketing among Small and Marginal Vegetable Farmers of South Gujarat' identified and analysed the factors affecting the marketability of small and micro vegetable farmers in South Gujarat. Farmers need effective markets to increase their income. Therefore, 150 farmers in three districts were surveyed through a structured questionnaire, the article said. The article highlighted challenges such as limited credit access, transportation and storage facilities, gender, age, family income, unavailability of market information and many more and to manage these challenges, the article recommended that farmers adopt a collective marketing approach to get better prices for their produce. The article opined that if infrastructure such as storage facilities, transportation networks, and communication systems are developed, sustainable agricultural development can be seen along with sustainability in the farmers' economy.
- **Bihari et al., (2024)** in the study titled, 'Empowering Women Agripreneurs through Government Livelihood Initiatives: A Case Study of Jharkhand, India' shed light on the empowerment of women agri-entrepreneurs through livelihood initiatives implemented by the central and state governments in Jharkhand, India. For this, data was collected from 260 beneficiaries from three districts. The study, which identified a significant increase in business in the agricultural sector along with an increase in income, confirms that the government's initiative had an impact on women's economic empowerment. The article opined that these government programs, through financial support, technology, and market access, have helped women agribusiness entrepreneurs expand their businesses, increase productivity, and contribute to household income.
- **Bhaskar et al., (2025)** in the study titled, 'Factors Affecting the Livelihood Pattern and Growth Prospects of Women in Indigenous Small and Cottage Industries: A Study with special reference to Jaipur District, Rajasthan, India' examined the factors that affect or hinder the performance of women entrepreneurs in Jaipur district. The article argued that women's entrepreneurship is not only a solution to their economic situation but also a source of their empowerment. The current article suggested that if

basic facilities are introduced to women entrepreneurs in Jaipur district and the industry is commercialised, the livelihoods of women entrepreneurs can be expanded.

2.2 FOREIGN STUDIES

- **Sonka et al., (1992)** in the study titled, 'How Agribusiness Uses Climate Predictions: Implications for Climate Research and Provision of Predictions' contained an analysis of weather forecasting needs and uses in six major sub-sectors of the agribusiness sector. Finally, the study informed us that measures to improve the use of weather forecasts in agribusiness are available in both the public and private sectors, and further research is encouraged to increase government and private sector activities in this regard.
- **Knobloch N (1997)** in the study titled, 'Perceptions Regarding Integration of Agricultural Awareness Activities by Elementary Teachers in East Central Iowa' indicated that primary education enhances the agricultural primary curriculum. Descriptive and inferential statistical procedures were used for the analysis of the data collected. The study opined that the respondents in this research have a positive view that agriculture should be made more technical, science-based, and environmentally conscious and be a competitive industry with a skilled, educated workforce.
- **Esterhuizen Dirk et al., (2006)** in the study titled, 'An Evaluation of the Competitiveness of the Agribusiness Sector in South Africa' studied a comprehensive analysis of the competitiveness of the agribusiness sector in South Africa. Through this study, the three factors emerged, namely the agribusiness competitive status index, the agribusiness executive survey, and the agribusiness confidence index. Here quantitative and qualitative analyses were adopted to enhance the competitiveness of the sector, and the study clarified that assessment of the competitiveness of the sector is necessary to achieve and sustain competitiveness.
- **Adhikari R (2008)** in the study titled, 'Economic Dimension of Empowerment: Effects of Commercialisation and Feminization of Vegetable Farming on Social Status of women in an Urban Fringe of Western Nepal' shed light on the empowerment of women vegetable farmers in Hemja, Kaski, Nepal. According to this research, vegetable farming has led to positive changes in the economic health status and status of women. This has increased their status in society through economic and social empowerment of women, the article said. In addition, the research suggested that savings, credit and other groups, as well as meetings and interactions between various agencies and groups, have increased the capacity of women farmers.

- **Kabir et al., (2012)** in the study titled, 'Impact of Small Entrepreneurship on Sustainable Livelihood Assets of Rural Poor Women in Bangladesh' focused on how entrepreneurs can achieve sustainable livelihoods by accessing a range of livelihood assets. It showed the relationship between small-scale agri-entrepreneurship and livelihood cycles. The study found that most entrepreneurs have improved their social and economic conditions through small-scale entrepreneurship. The research, which collected data from 300 women entrepreneurs for this study, highlighted that lack of resources, vulnerability, and poor institutional support were barriers to long-term sustainability. Therefore, this article argued that institutional and government support is essential for sustainable small-scale agribusiness.
- **Padmini and Kodagoda (2017)** in the study titled, 'Present Status and Future Scope of the Floriculture Industry in Sri Lanka and Its Potential in Women Empowerment' shed light on the floriculture industry in Sri Lanka. Data were collected through interviews and surveys conducted for qualitative analysis through direct questions. 100 flower growers were selected for the study, and they stated that lack of financial assistance and land availability are the main constraints for them to expand production. The study suggested that the Sri Lankan government should develop the floriculture sector as a source of income for women and provide proper national and international markets for those products.
- **Silva et al., (2019)** in the study titled, 'Environmental Exposure to Pesticides and Breast Cancer in a Region of Intensive Agribusiness Activity in Brazil: A Case-Control Study' conducted to evaluate the association between use of pesticides in agricultural activities and incidence of breast cancer. This research was conducted through a case-control method on women from the city of Rondonópolis, in the south of the state of Matogrosso, Brazil. The study also criticised the federal government's policy choice to release more than 200 pesticide ingredients for commercialisation in Brazil in 2019 by identifying pesticide use as the root cause of breast cancer in women.
- **Jędrzejczyk I (2020)** in the study titled, 'Risk Exposure to COVID – 19 Pandemic Situation and the Socio-Economic Sensitivity of Rural Areas and Agribusiness' stated that due to the low population in rural areas, the impact of a pandemic like Corona has been very low. This study was analysed using traditional and qualitative methods. This paper opined that it is imperative that the state government, the European Union,

and international banks take action through a new approach to solve the problems encountered during lending.

- **Bello et al., (2021)** in the study titled, 'Impact of Youth-in-Agribusiness Program on Employment Creation in Nigeria' shed light on the impact of a youth agribusiness programme on job creation in Nigeria. Data was collected from 668 youths in southwestern Nigeria for this study. The article opined that the youth agribusiness programme has positively influenced the decision-making of youth through access to training, membership in youth organisations, access to credit and much more. Therefore, the study recommended that systems such as loan schemes, training, educational systems and many more will encourage youth to participate in this programme in large numbers and also play a key role in providing gainful employment to the youth.
- **Chebet N (2023)** in the study titled, 'The Role of Women on Agricultural Sector Growth' examined the role of women in the development of the agricultural sector. The study found that women's participation in agricultural cooperatives has a positive impact on their entrepreneurship, agricultural productivity and income. Cooperative membership provided women with knowledge, access to markets, increased their agricultural productivity, and generated economic benefits. The article opined that policymakers should prioritise promoting women's access to education, training, and credit facilities, thereby empowering them to participate in some decisions.
- **Langbid-roda R and Joy Collantes L (2024)** in the study titled, 'Overcoming Barriers towards Socio-economic Empowerment: The Case of Women Market Vendors in Iligan City, Philippines' was conducted to examine the factors influencing the empowerment of women market vendors in Tambo Market, Iligan City, Philippines. For the study, data was collected through in-depth interviews with 21 female market vendors. This study highlighted that while the business sector motivates women sellers through income and financial independence, women sellers face many challenges such as market access, unstable prices of goods, and competition. The article highlighted the need for targeted support and interventions to address these issues and challenges and to further enhance women's economic empowerment.

3. RESEARCH GAP

Women play a vitally important role in a whole range of agricultural activities. It tends to be men, rather than women, who undertake and mostly benefit from profitable activities along agricultural value chains. The basic belief of the study was that women's involvement in agribusiness was one of the great challenges in the field of farming. Thus, the study on the livelihood pattern of women is significant to know the condition and to frame proper measures in favour of women engaged in agribusiness in the selected area of Dakshina Kannada and Udupi District in a constructive way.

With the entire review of collected literature, an analysis of the livelihood pattern among women in agribusiness was not studied in a structured form. Hence this study.

Under this chapter the researcher reviewed 125 articles from various journals, books and theses and categorised them into two segments. They are Indian studies and foreign studies. Under livelihood pattern, it covers income, expenses, savings habits, standard of living, and socio-economic aspects which relate to the women engaged in agribusiness. From the review of the above literature, it is clear that there are limited studies on women in agribusiness. It is also understood that a specific study on women in agribusiness in Dakshina Kannada and Udupi District has not been done. Hence, this can be considered an underexplored area. In this direction the study would throw light on the analysis of the livelihood pattern of women engaged in agribusiness. The growing importance of agribusiness and the role of women in the growth and development of the economy of India in general and the district in Karnataka in particular have stimulated the researcher to take up this topic for research.

4. CONCEPTS

A concept is a generalised idea about the object being studied. Concepts provides clarity, structure to the research, base to formulate research questions, hypotheses, finding the variables and develop a conceptual model. Therefore, concepts were relevant in the field of research study because it helps the researcher to understand difficult issues and organise a well thought.

The conceptual framework is an expression either descriptively or graphically of the study being undertaken. It consists of five important study variables namely dependent, independent, intervening, mediating and control variables and the assumed relationships among the variables. It is reflecting on the significance of the research study and the suitable way or methods to attain the objectives of the study. The conceptual framework

stated how the various study variables are integrated and how they are linked to research design. It helps to formulate the idea, organise the study, link from the introduction to the conclusion and finally accomplish the specified research work. It also helps researchers to identify the title of the study to be conducted, the research gap, the review of the literature, the adoption of suitable methodologies, data collection, analyses, interpretation, conclusions, contributions to the existing knowledge and directions for further studies in the field.

A conceptual framework is constructed from the study idea of the researcher, which means it is based on the researcher's own idea about the entire research process. It is presented by using a diagram, a flow chart, and arrows to link the variables together. At first the researcher needs to create ideas to work from the existing theory, experience and reviewing the literature. In the conceptual the researcher is going to represent the theory or concepts which already exist. Further, explore the relationship among the different variables reviewed in the literature. Ensure the research gap, and create a conceptual framework in narrative or graphical mode (Salawu et.al., 2023).

It provides the direction to identify the missing element in theoretical framework. Once the variable is identified that need to be tested in a conceptual framework. conceptual framework is aimed at motivating the development of a theory that would be useful to practitioners in the field of research (Mensah et.al., 2020). Therefore, the following pages are focused on conceptual framework of the livelihood pattern of the women engaged in agribusiness in Dakshina Kannada and Udupi Districts.

The concepts related to the study are explained in detail in the following paras.

Agriculture

India is the largest country in population, the seventh largest nation in geographical level and fourth largest country economically in 2025. The economy of India is large, with a number of sectors, including manufacturing, agriculture, textiles, handicrafts and services. Agriculture plays a major role in the Indian economy, and more than 55 per cent of the population have their livelihood as agriculture and agriculture-orientated works. India is the largest producer of rice, wheat, sugar, fruits, milk, vegetables, coconuts, areca nuts, black pepper and many more. Indian agriculture contributes to creating employment, livelihood, food, nutritional and ecological security. Agriculture is a way to shape the economic life of the people of the country and leads to socio-economic development of the country. Rapid growth of this sector helped to achieve equity in the allocation of income and wealth. Indian agriculture has become a competitive player globally. There

are 74 agricultural universities and 731 Krishi Vigyan Kendras. Vocational training, on-farm research and demonstration of the improved technologies were the responsibilities of KVK. Globalisation and liberalisation take a vital part in the agriculture sector. Agricultural liberalisation led to change in relative prices, better accordance, efficiency and improved incentives, and globalisation gave the opportunity to open access to new markets and new technology (Mala, 2014).

Women

Women, who constitute almost 50 per cent of humanity, contribute significantly to the country's economy and its social life. Today they have gained their own role in the growth and development of an economy. In the early stages, women were not treated as a core part of the labour force. However, the economic conditions of the women forced them to seek employment in the modern industry and to earn for their families. When there was a shortage of labour, then women were employed in large numbers; when the demand for labour contracted, women were the first to be retrenched. While considering the condition of women in India today, they are still far away from the status of equality with men. Though our constitution has guaranteed particular fundamental rights and special provisions for the protection of women, in reality, they are relegated to an inferior status economically, socially and politically. This is true, in the case of rural women, but in the urban areas, the situation is a bit better due to the education and majority of women working outside their houses. In India, a large number of people enter the labour market every year, especially women who are seeking employment; therefore, employment is the major constraint to tackle. To examine the trend of women's employment, the economy has been broadly divided into two sectors, viz., the organised sector and the unorganised sector. The women claim a maximum portion of the employment share in the unorganised sector compared to their share in the organised sector (Vipla Chopra, 2001). The employment of women in the organised sector as per Directorate General of Employment during 2012 was about 60.54 lakh. This constitutes 20.5 per cent of the total organised sector employment in the country. Women’s social responsibilities, subordinate status in society, male dominance in family, socio-economic backwardness, tendency for occupation in the unorganised sector and also their low earning capacity made the women work most and earn least in their life (Krishna Kumari and Ramanna, 2001).

In the modern days, women started performing multiple roles in and outside the home, but because of unequal access to economic, social and political opportunities between men and women, the women are still not completely equal (Muni, 2006). Therefore,

employment of women not only determines the economic status of the women in society but also forms the foundation for the achievement of gender equality (Krishna Kumari and Ramanna, 2001). Along with that, Article 14 of our constitution debars discrimination on the ground of sex. The safeguard is meant to protect the rights and interests of women (Raj Kumar, 2000). All the five-year plans also gave importance to women's development, and it is recognised as one of the development sectors in the sixth five-year plan. For raising the economic and social status of the women, a development programme became a major objective in the seventh plan. The eighth five-year plan shifted development of women to empowerment of women, and the ninth plan aimed to empower women as agents for social change and development. The main strategy for empowering women is to encourage and facilitate them in economic-related activities through their entrepreneurial development and help them to become income earners (Govind and Prameela, 2003).

Women and Agriculture

Women played a vital role in agriculture. A high proportion of women were employed in agriculture in Asia. According to the 1981 Census, 91.3 per cent of the total working women were agricultural workers, as against 63.3 per cent of males in the state. Low income of husbands and education for children induced women to engage in farm activities (Raj Kumar, 2000).

Agribusiness

A business of agricultural production is known as agribusiness. This sector contains a large number of activities that connect farmers, customers and industries (Quaidoo, 2018). People of India are not only cultivating land but also engaged as vendors of vegetables, fruits, and flowers (Ahmad and Jinnah 2020). There are many ways to sell the produced product to the ultimate consumer. They are selling to village money lender-cum-traders, selling in the weekly village markets and fairs, and selling through the brokers in small and large towns who help the farmers to sell their product to the wholesalers (Krishnan, 2011).

Agribusiness and Women

Handling the business, taking risks, and producing and processing the farm products were the work performed by the agripreneurs. When the farmer sells their cultivated small portion of product to earn profit, they become agripreneurs. From the worker to the agribusiness entrepreneur, women managed the natural, economic and social resources for their family welfare and economic gains intelligently. In addition to that, various

government schemes encouraged the women to adopt new methods for production activities in the farm field.

Women are playing important roles in cultivation, promotion of livelihood, creation of employment, increasing the income of families, providing education to girls, self-dependence, working in groups making Mahila Mandal, societies and NGOs, connecting to government schemes, enhancement of the life of perishable fruits and vegetables through value addition and food processing, providing income to small-scale entrepreneurs, contributing to the nation's economy and also organising campaigns to make other women's groups aware and to employ them.

Women entrepreneurs have owned various shops to earn income and profits. Value-added food products are the key to earning more profits from perishable food and vegetable products, and the initiative taken by the women farmers and self-help groups makes it easy to market the value addition of food and milk products. For sustainable development of the country, women agripreneurs must also come forward. Nowadays the government has provided funding and technical knowledge to startup agripreneurs and women agripreneurs. These initiatives impacted on the country's economic development. But the current market scenario is changing rapidly. A large number of consumers are interested in buying the products through online platforms. Therefore, the women agri-entrepreneurs can enter this market to serve the consumers online with quality. These types of markets provide a great scope to earn a good profit from ventures (Singh et al., 2022). With this the woman entrepreneur can sustain her livelihood.

Concept of Livelihood

Livelihood literally is 'a means of making a living'. When the people cope with stress and sustain quality of life, it leads to sustainable livelihoods. Livelihoods involve other aspects of life aside from income improvement. For instance, health status, education, climate change, government policies and social safety are part of livelihood.

According to the Human Development Index (HDI), a qualitative measurement of livelihood situations, the country had not progressed too much in terms of its global ranking. The nation did not do so well in reducing poverty and improving education, health, sanitation and shelter. Therefore, the government introduced the programmes aimed at improving livelihoods on the ground. 'Wiping every tear in every eye' is the motto towards which the government's policies and programmes have started working. A number of households depended on agriculture and allied activities for their livelihood.

The Economic Census found out that 30 per cent of rural households' income depended on cultivation (Girija and Narasimhan, 2015).

According to the Tenth Planning Commission Report of India, more than 10 million rural people seek work and livelihood every year. Therefore, there is a necessity to ensure 10 million new livelihood options for these 10 million people. Here we need to generate the employment options and need to create a balanced demand-supply equilibrium. Due to the number of bottlenecks in terms of politics, economic power, natural calamities and the attitude of the people, making optimal use of resources is a great challenge. Poor people have limited opportunities and choices. 80 per cent of people are unable to access basic amenities like food, cloth, shelter, education and health. Therefore, promoting livelihoods ensures the stable livelihoods of the poor and the stability of any nation in terms of political and economic state of affairs. This is another objective of promotion of livelihoods (Sahoo, 2018).

Women and Livelihood

The livelihood of women is the key to the total development of women. Women are playing a very great role in both economic and social development and also doing a large number of economic activities along with household responsibilities. Various schemes on livelihood issues, like Mahila Kisan Sashaktikaran Pariyojana, were introduced to highlight and improve the status of rural women in agro-based livelihoods and to enhance and empower the women through their own self-help culture (Nath et al., 2016).

Livelihood Pattern of Women in Agribusiness

Sustainability in agriculture is important to provide employment and supply raw material to various types of industries located in the country. Indian agriculture faces opportunities in the production and marketing of fruits, vegetables, fisheries and many more. By providing opportunities for every woman and man to earn his/her daily bread, a sustainable end to hunger can be achieved. To attract and retain educated youth in villages, the priority should go to fighting the famine of sustainable livelihood opportunities through the creation of economically rewarding and intellectually stimulating work opportunities in villages (The Hindu Survey of Indian Agriculture 2005).

A livelihood system becomes sustainable only when the people cope with stress, recover from stress and enhance the capabilities. It is influenced by various factors such as age, education, occupation, family status, family size, income pattern, source of income, working hours, social security, number of children and many more. Women are always

struggling to sustain livelihoods by developing various livelihood strategies. Therefore, a study on the rural woman's struggle for livelihood strategies is crucial to clarify more about the contribution of rural women in making sustainable livelihoods (Bhaskar et al., 2025). Nowadays most of the women are engaged in agribusiness for their sustainable livelihood. Therefore, an attempt has been made to analyse the livelihood pattern of women involved in agribusiness with special reference to Dakshina Kannada and Udupi Districts.

There are several factors influencing the livelihood, including human capital (education, skills, age, and gender), physical capital (infrastructure like roads, internet, and tools), financial capital (income and access to credit), natural capital (access to land and natural resources), social capital (group membership and networks), and external factors like location, government policies, market access, and the vulnerability context (e.g., natural disasters and economic shocks). Following is the explanation of livelihood variables of women engaged in agribusiness.

Age: Age is one of the important variables to study the livelihood pattern of the women engaged in agribusiness. It discloses how stages of life, experience, responsibilities of the family and changing the systems influence the motivation, challenges, opportunities and business success of the women engaged in agribusiness. Age motivates the women in the initial stage of starting the business, and women who have more experience benefit more compared to the youngsters. Finally, age helps the economic empowerment of the women and success in their business and contributes to the researcher analysing the livelihood pattern of the women engaged in agribusiness. Therefore, the researcher considered age as a variable for the study of the concerned topic.

2. **Education:** Education is one of the important variables to study the livelihood pattern of the women engaged in agribusiness. Education empowers the women with the knowledge and confidence. It provides economic independence, helps to take decisions, improves financial status, eliminates poverty, helps to face various challenges confidently, and helps to exercise their rights, and much more. It makes the women engaged in agribusiness aware of the schemes and training programmes related to their business. Nowadays, educated people are more attracted to this agri-field than the less educated people. Therefore, the study considered education as one of the main variables to conduct the research on livelihood pattern analysis of the women involved in agribusiness.

2. Occupation: Occupation is one of the important variables to study the livelihood pattern of the women engaged in agribusiness. Occupation directly indicating the women's economic stability in their business. Occupation and education were the two independent variables interlinked with each other. Occupation helps to identify the working condition and environment regarding the organised or unorganised sector, economic vulnerability, social and economic security and status, and potential for growth of the women engaged in agribusiness. Therefore, the study considered occupation a crucial variable to analyse the livelihood pattern analysis of the women involved in agribusiness.

3. Family status: Family status is one of the important variables to study the livelihood pattern of the women engaged in agribusiness. It impacts on the work-life balance of the women engaged in agribusiness. Marital status affects the work-life balance of the women and women's involvement in their business. Here, the marital status of the women is affected adversely, with the married women facing more problems and struggling a lot to balance work and life simultaneously. To improve the livelihood of women, they should cope with their family and responsibilities. Therefore, the study about family status is important to identify the livelihood status of the women involved in agribusiness.

4. Family size: Family size is one of the important variables to study the livelihood pattern of the women engaged in agribusiness. It influences households' financial stability, allocation of resources and division of work. In a small-sized family women become more flexible and spend more time in the business, but at the same time, they should bear the financial burden alone. Whereas, the larger family size creates more financial stress than the smaller size of family, but in the large-sized family, which contains more income generators, it definitely has a positive impact and makes the women focus more on their business, career growth and much more. Therefore, the study about family size is important to identify the livelihood status of the women involved in agribusiness.

5. Income pattern: Income pattern is one of the important variables to study the livelihood pattern of the women engaged in agribusiness. It focused on the financial well-being, economic and social status and decision-making authority in the family. Income pattern analysis discloses the ability of women to improve their quality of life and sustainability in their business. Therefore, the study about income patterns is important to identify the livelihood status of the women involved in agribusiness.

6. Source of income: Source of income is one of the important variables to study the livelihood pattern of the women engaged in agribusiness. Sources of income reveal the socio-economic status of women engaged in agribusiness. These variables help the researcher to understand the women's capacity to improve household welfare and contribution to broader economic development. Therefore, the study about sources of income is important to identify the livelihood status of the women involved in agribusiness.

7. Working hours: Working hours is one of the important variables to study the livelihood pattern of the women engaged in agribusiness. It impacts on the family's well-being and personal health, and also it reveals how the women balance work and family and maintain social connections. The study of working hours helps the women to develop policies that support economic empowerment and promote sustainable development of the families of the women engaged in agribusiness. Therefore, the study about working hours is important to identify the livelihood status of the women involved in agribusiness.

8. Social security: Social security is one of the important variables to study the livelihood pattern of the women engaged in agribusiness. The study of social security is crucial to know the safety and security of the women in society. To identify the generating income security and health security and many more, the researcher focused on the study of social security conditions. This security provides the women with job satisfaction, reduces vulnerability and self-confidence and helps to maintain their social and economic wellbeing. Hence, the study about social security is important to identify the livelihood status of the women involved in agribusiness.

9. Number of children: Children are one of the important variables to study the livelihood pattern of the women engaged in agribusiness. It reflects on the work-life balance of the woman entrepreneur. Responsibility for the children made the women take on a high burden in the business. It incurred a high cost of living, so more children in the family motivate the women to enter into the self-employment field. Hence, the study about the number of children in the family is important to identify the livelihood status of the women involved in agribusiness.

Theories

'Theory' means an idea that explains a fact. Theories are crucial to explain an event or situation in a simple manner. This helps to explore the unexplored research areas and guides the researcher to draw a conclusion to their research. There are several theories

which contributed more and more to the research field; out of these, a motivation theory is one of the important theories which contributes in many angles to the researcher.

Motivation

A motive is a desire that drives an individual to act in a specific way. Motives are expressions of a person's needs, said by Keith Davis. Motivation means stimulating the persons to do work with a power for the fulfilment of the purpose of the organisation. Motivation can be either positive or negative. Positive motivation encourages the people to improve their performance, whereas negative motivation makes the people work in fear. Motivation helps a person to achieve goals, get job satisfaction, make self-development, empower employees and maintain a positive environment in the workplace. Maslow's Hierarchy of Needs theory suggested that human wants should be fulfilled from survival to accomplishments. It means motivation makes the people achieve their objectives. Once he fulfils his basic needs, he can think about the next level of satisfaction; when all the needs are fulfilled, the person is satisfied. As with the above, the agribusiness woman selected this field for livelihood purposes, but when the factors encouraged them, they had the thirst to achieve their goal by satisfying herself. Herzberg's Two-Factor Theory advised that job-related factors create both satisfaction and dissatisfaction. Herzberg's view of satisfaction and dissatisfaction identified two factors. Hygiene factors are necessary for survival; they will lead to dissatisfaction, and motivation factors generate optimistic satisfaction; they will lead to satisfaction. McGregor's Theory X and Theory Y disclosed two features of human behaviour at work: one is negative, known as Theory X, which indicates that the people dislike working, and another is positive, known as Theory Y, which states that the employees have satisfaction about work. Theory X views employees as needing strict control, and Theory Y views employees as motivated and capable of self-direction. Alderfer's ERG theory indicates three needs. ERG has 3 hierarchies of needs. It presents a more realistic approach, and the people can trace the multiple needs simultaneously. In this theory, existence needs consist of physiological and safety needs, related needs consist of social and esteem needs, and finally, growth needs consist of self-actualisation needs (Nirmal Singh, 2005).

5. RESEARCH QUESTIONS

The study is based on some questions which are drafted as research questions. They are as follows.

6. What are the socio-economic conditions of women involved in agribusiness?

7. What factors motivate women to enter agribusiness?
8. What are the impacts of being in agribusiness?
9. What are the challenges faced by women in agribusiness?
10. What are the employment opportunities in agribusiness?
11. What are the satisfaction levels and intentions towards sustenance among women in agribusiness?

6. OBJECTIVES OF THE STUDY

The study is based on the objectives framed below.

1. To explore the socio-economic conditions among women in agribusiness.
2. To understand factors that motivate women to enter agribusiness.
3. To assess the impact on livelihood by being in agribusiness.
4. To identify the challenges faced by women in agribusiness.
5. To find out the employment opportunities in agribusiness.
6. To analyse the satisfaction and intentions towards sustenance among women in agribusiness.

7. RESEARCH HYPOTHESIS

Based on the objectives set, the following hypothesis are formulated. They are:

H_{01}: There is no significant association between socio-economic variables and level of involvement.

H_{11}: There is a significant association of socio-economic variables and level of involvement.

H_{02}: The financial factor is not the most significant motivating factor for women in agribusiness.

H_{12}: The financial factor is the most significant motivating factor for women in agribusiness.

H_{03}: There is no significant correlation between skills possessed and level of involvement in agribusiness.

H_{13}: There is a significant correlation between skills possessed and level of involvement in agribusiness.

H_{04}: Women in agribusiness do not have significant personal, family and social accomplishments.

H_{14}: Women in agribusiness have significant personal, family and social accomplishments.

H_{05}: Involvement in agribusiness is not significantly affected by various challenges faced by women.

H_{15}: Involvement in agribusiness is significantly affected by various challenges faced by women.

H_{06}: Women being in agribusiness are not satisfied with the business.

H_{16}: Women being in agribusiness are satisfied with the business.

H_{07}: Women being in agribusiness would not like to continue with the business.

H_{17}: Women being in agribusiness would like to continue with the business.

H_{08}: There is no significant correlation between level of involvement with satisfaction and intention to continue.

H_{18}: There is a significant correlation between level of involvement with satisfaction and intention to continue.

8. RESEARCH METHODOLOGY

The research study is descriptive and diagnostic in nature. The descriptive analysis summarises descriptions of the variables under the study. For inferential analysis, the information obtained from the questionnaire includes the socio-economic factors of the respondents, involvement of women in agribusiness, motivation factors, various skills required and possessed, challenges faced, accomplishments, government schemes and employment opportunities in the study area. Percentage analysis, the chi-square test, Karl Pearson's coefficient of correlation, the Friedman test (non-parametric ANOVA), the modified Kuppuswamy and Udai Pareekh scale, regression analysis, and the structural equation modelling method (SEM) were used for the study. Here, inferential statistics such as the chi-square test were employed to explore the significant association between socio-economic variables and the level of involvement of women engaged in agribusiness, to assess the significant association of socio-economic variables and the level of individual, family and social accomplishments, to analyse whether the women in agribusiness were satisfied with the business, and also to know whether the women in agribusiness would like to continue with the business. Accordingly, the Friedman test (non-parametric ANOVA) was applied to understand the most significant motivating factors for women in agribusiness. Despite the fact that Karl Pearson's coefficient of correlation was used to disclose the significant correlation between skills possessed and level of involvement of women in agribusiness, to understand the significant association of personal, family and social accomplishments and the level of involvement of women

involved in agribusiness, to identify the significant correlation between various challenges faced by the women and level of involvement in agribusiness and also to find out the significant correlation between level of involvement with satisfaction and intention to continue the agribusiness. Although to measure the socio-economic class of the respondents, the modified Kuppuswamy and Udai Pareekh scale was used, and to identify the most significant challenges impacting on the level of involvement of women in agribusiness, regression analysis and backward regression analysis were used. Finally, to test the relationship between motivation, involvement, accomplishment, satisfaction and intention, the Structural Equation Modelling method was used.

Sources of Data

A source of data is the origin where information is gathered, such as articles, reports, thesis, websites and many more. Sources of data are the basic information for any analysis and essential to make decisions, solve problems and support the research. Hence, both primary and secondary data have been collected for the research study.

Primary data

Primary data was collected from the women respondents, those who are selling flowers, vegetables and fruits in Dakshina Kannada and Udupi Districts. The study conducted a field survey by using the cluster sampling method. The relevant primary data and information were gathered through comprehensive structured and pre-listed questionnaire. A total of 430 questionnaires were sent out and 400 responses were received and considered for the study. In addition, direct interviews, discussions and observational methods were undertaken to collect relevant information from the women engaged in Dakshina Kannada and Udupi districts. The questionnaire consisted of both close-ended and open-ended questions.

Secondary data

Secondary sources of data collected from books, various journals, research reports, websites, magazines, published articles, and search engines like Google Scholar, ResearchGate, Web of Science, and Shodhganga were also utilised as a source for secondary data. It was referred to to understand the basic concepts and review the literature pertaining to the study and also to substantiate the empirical study whenever necessary.

Questionnaire Design

The questionnaire was constructed after reviewing the various literature and divided into six sections. The first section focused on the socio-economic conditions of women

involved in agribusiness. The second section gathered data on the various agribusiness products dealt with by women respondents involved in the field of agribusiness. The third section concentrated on the factors that motivate agribusiness women to enter the agribusiness sector and the skills required and possessed by women in this field. The fourth section collected data on the challenges faced by women and outcomes in agribusiness. The fifth section focused on the awareness about government schemes related to agribusiness. Finally, in the sixth section, the researcher studied the employment opportunities in agribusiness, which includes factors that discourage new entrants from joining agribusiness, factors that motivate them to continue the business, and their level of satisfaction being in the field of agribusiness.

Pilot Study

A pilot survey was conducted with 50 respondents to check the accuracy and relevance of the questions contained in the questionnaire and also to finalise the questionnaire. Based on the pilot study, the researcher made some modifications and finalised the questionnaire. Cronbach's alpha coefficient was used to test the validity and credibility of the questionnaire. Responses were received from the respondents by using a 5-point Likert scale.

Description of the Study Area

Dakshina Kannada, a coastal district, is well known for economic activity and is one of the most highly urbanised districts of the state of Karnataka in India. The district is strong in banking, education and trading agricultural products, and it is the main place for port and industry-related activities. The district is also known as the "Cradle of Indian Banking". The district has 9 taluks, namely, Bantwala, Belthangady, Kadaba, Mangaluru, Mudabidri, Mulki, Putturu, Sulya, and Ullala. It is the land for cultivation and marketing of various fruits, vegetables and flowers. Udupi District is known for agricultural business in horticulture and floriculture, and it has 7 taluks, namely Brahmavara, Bynduru, Hebri, Kapu, Karkala, Kundapura, and Udupi. In these districts, Mattu Gulla Brinjal and Udupi Mallige (Jasmine) are the special crops having high ever-growing demand in the market. In both the districts, especially women are doing agribusiness and contributing to their livelihood. The livelihood pattern of the women engaged in this area stimulated the researcher to conduct the research and to identify the socio-economic factors, motivating factors, skills required and possessed, various challenges faced by the women, awareness about various government schemes related to agribusiness, employment opportunities and the agribusiness women's satisfaction level along with their accomplishments. In

Dakshina Kannada, Bantwala, Belthangady, Kadaba, Mangaluru, Mudabidri, Mulki, Putturu, Sulya, and Ullala, and in the Udupi districts, Brahmavara, Bynduru, Hebri, Kapu, Karkala, Kundapura, and Udupi are considered for the study because the researcher found the maximum number of agribusiness women in this area and a few in the rest of the area.

Study Area

The collection of data was restricted to two provinces and also two types of business, which does not reflect the real position of the agribusiness sector of the nation.

Table 1.1: Study Area

Districts	**Dakshina Kannada**	**Udupi**
Taluks	Bantwala	Brahmavara
	Belthangady	Bynduru
	Kadaba	Hebri
	Mangaluru	Kapu
	Mudabidri	Karkala
	Mulki	Kundapura
	Putturu	Udupi
	Sulya	
	Ullala	

Source: *District Statistical Report*

Educational Level

The researcher identified that the educational background of the women respondents has not very high. Most of the respondents were either illiterate or just literate. Therefore, it was too difficult to understand the terms the researcher used in the questionnaire, such as household income, motivating factors, challenges, skills, accomplishments and many more. Hence, the researcher prepared the questionnaire in both English and the Kannada language to make it easy for the respondents to understand and answer.

Nature of Respondents

The respondents of this study were women from both urban and rural areas, but the majority were from rural places. Most of the time they are afraid and avoided giving a response to the researcher. However, the researcher took the help of self-help groups, Panchayaths, trade associations, and both men and women who knew about the purpose of this study to a great extent.

Population and Sample Size

The study selected the agribusiness women from both the rural and urban areas of two districts, namely Dakshina Kannada and Udupi, and these traders were engaged in two different agriculture-related economic activities, which are horticulture and floriculture (vegetable, fruit and flower business), to gather the relevant information.

As per the 2011 population census, the total population of agribusiness in Dakshina Kannada is 63,084 and Udupi is 126,533. The total number of agribusiness men and women of the two regions is 189,617. The total population of women in Dakshina Kannada was 16,398, and in Udupi District it was 57,024. Hence, the total population of women of both the districts was 73,422, and the sample size were 400 women engaged in agribusiness.

Selection of Sample Size

The study was conducted on the urban and rural agribusiness women of two types of trade of two different regions of Karnataka. Most of the time, it was challenging to collect the data from the many women respondents, as a woman was illiterate or less educated and also afraid to give data regarding the income, savings, livelihood pattern and other issues. Female agribusiness respondents are limited in every taluk of two districts. Therefore, this study could only be conducted on 400 agribusiness women of two types of trade in various taluks of both the Dakshina Kannada and Udupi districts. The study is survey-based research with a relatively small and known population. Therefore, the researcher determined the sample size of the respondents using the Yamane formula at the 0.05 level of significance.

Table 1.2: Selection of Sample Size

Districts	**Female**		**Total Population**	**Sample Size**
	Agricultural Cultivators	**Agricultural Labourers**		
Dakshina Kannada	8508	7890	16398	**398**
Udupi	24666	32358	57024	
Total	**33174**	**40248**	**73422**	

Source: *District Statistical Report (As per 2011 Census)*

Sampling Technique

A sampling technique is a method for selecting a sample from a large population to collect data and draw conclusions. For this study, the Yamane formula was used as a sampling technique to select the sample size from the population.

The Yamane formula is as follows:

$n = N / 1 + N(e)^2$

Here, n = sample size, N = population and e = level of significance.

$n = N / 1 + N(e)^2$

n = 73422/1 + 73422 (0.05) 2 = 397.83 = 398

Using the Yamane formula, the calculated sample size was 398. However, to increase the data consistency, a sample size of 400 was considered for the study out of 430 distributed questionnaires.

Table 1.3: Distribution and collection of population sizes from agribusiness women in two selected districts across various taluks.

Districts					
Sl. No.	**Dakshina Kannada**		**Udupi**		**Total**
	Taluks	**Sample Size**	**Taluks**	**Sample Size**	
1	Bantwala	9	Brahmavara	6	**15**
2	Belthangady	138	Bynduru	1	**139**
3	Kadaba	1	Hebri	3	**4**
4	Mangaluru	56	Kapu	36	**92**
5	Mudabidri	3	Karkala	3	**6**
6	Mulki	5	Kundapura	1	**6**
7	Putturu	17	Udupi	82	**99**
8	Sulya	38			**38**
9	Ullala	1			**1**
Total		**268**	**Total**	**132**	**400**

Source: *Primary Survey Data*

The considered sample size of 400 was taken by using a ‘cluster sampling method’. All the women from both the districts are considered, and the sample was drawn based on their population proportion.

Statistical Tests

Once the data was collected from two types of respondents, horticulture (fruit/vegetable business) and floriculture (flower business), the data was entered in the Statistical Package for the Social Sciences (SPSS) software version 23.

Research Approach

The deductive approach begins with a hypothesis, and at the end of the research, the hypothesis is either confirmed or rejected. In this approach, general theory is cut down from universal to particular means a general idea ends with a particular conclusion. The approach was first described by Aristotle. Testing and validating the existing theories are the main aim of this approach (Gokul Sundar K Ravi, 2025). Therefore, the present study adopted a deductive approach.

9. NATURE AND SCOPE

The present research is restricted to the livelihood pattern analysis of the women in agribusiness of Dakshina Kannada and Udupi Districts.

The proposed study is designed as a descriptive one based on both primary and secondary data and is confined to the livelihood pattern analysis of the women in agribusiness of selected districts in the Karnataka state. The socio-economic condition, issues and challenges, process of involvement of women in agribusiness, various government schemes and support, skills, accomplishments, and motivation factors were analysed in detail. The study is micro in nature since it focuses only on two selected districts. Conclusions were based on the empirical evidence; this is an empirical enquiry too.

The area selected for the study was Dakshina Kannada, which includes Mangalore, Moodabidri, Mulki, Bantwal, Belthangady, Puttur, Sullia and Kadaba Taluks, and Udupi District which includes Udupi, Karkala, Brahmavara, and Kaup Taluks, and the respondents for the study were the women of these two areas.

10. NEED AND IMPORTANCE

Women play an important role in a whole range of agricultural activities. It tends to be men, rather than women, who undertake and mostly benefit from profitable activities along agricultural value chains. The basic belief of the study is that women's involvement in agribusiness is one of the great challenges in the field of farming. Thus, the study on the livelihood pattern of women is significant to know the condition and to frame proper measures in favour of women engaged in agribusiness in the selected area of Dakshina

Kannada and Udupi District in a constructive way. Under the livelihood pattern, it covers income, expenses, savings habits, standard of living, and socio-economic aspects which relate to the women engaged in agribusiness.

The studies on women in agribusiness are usually done in many areas, but this study is in Dakshina Kannada and Udupi Districts. The growing importance of agribusiness and the role of women in the growth and development of the economy of India in general and the district in Karnataka in particular have stimulated the researcher to take up the current topic for research.

A woman involved in agribusiness is a great contribution to her family, society and the country. It is an inescapable truth that a woman who should have been present in various strata of society, due to problems like illiteracy, poverty, suppression and others, is confined within four walls and deprived of all opportunities. However today, it is not like that; she has the hope of standing as an equal in society. She is the pillar of her family. A woman who was used to be seen as an agricultural worker on the agricultural land has today carved her own niche in the agribusiness field. She supports her family by selling agricultural products such as vegetables, fruits, flowers and many more. This research has been undertaken to conduct an in-depth study on the lifestyle of such a female agri-entrepreneurs, and it is essential. However, this study can identify the problems and various challenges faced by women agribusiness entrepreneurs in their livelihoods and formulate some strategies to improve them. Hence, women agribusiness entrepreneurs can be empowered economically and socially. The information gathered from this study provides a glimpse into the lives of women and will serve as a valuable source of evidence for policymakers. It will also help to identify the new opportunities for the development of the agribusiness and shape the future of the agribusiness field. Finally, by bringing about several changes in the field of agribusiness, the growth of the industry, the growth of the family, and the growth of society, as well as the growth of the entire country, can be achieved. Therefore, for all the above-mentioned purposes, the researcher has selected the current topic for research.

11. RELEVANCE AND CONTRIBUTION

This study titled ‘Women in agribusiness: A livelihood pattern analysis with reference to Dakshina Kannada and Udupi Districts’ is very useful and relevant. The studies on women in agribusiness are usually limited. This study is conducted exclusively for women in the Dakshina Kannada and Udupi Districts.

The study contributes to the field of knowledge by providing primary data on the challenging concept of women's involvement in agribusiness in Dakshina Kannada and Udupi Districts. The study is useful for the women in other fields who do not form part of the sample. The study contributes to the academic field and is helpful to the farmer and economic development of the nation. This study is of immense help to academicians, administration and policymakers in particular and also to society in general.

12. STATEMENT OF THE PROBLEM

As knowledge, science and technology have changed over time, the agricultural business has completely changed. However, the perspective on women workers in this field has not changed even today. Despite the high participation of women in agribusiness, developing countries like India have still failed to recognise them as employees. Even today, most of the women agricultural entrepreneurs work as invisible workers. In many parts of Dakshina Kannada and Udupi districts, agribusiness is the main source of livelihood for women. However, the knowledge or information about the livelihood of women entrepreneurs is limited. This affects all the decisions taken in their constituency. Moreover, most of them are unaware of the schemes implemented by the government to empower them. On the one hand, there is a lack of information, and on the other hand, there is a lack of media to disseminate information. Even if there is information about the projects, it is certain that the right person will not benefit from it due to some problem.

In this regard, this study was undertaken to understand women's own perceptions about the status of women in the agribusiness field. In addition, this study analyses the challenges that women have faced, are facing and will face in their field of business. This research explores the economic and social effects and impacts of different agricultural businesses, namely selling flowers, vegetables and fruits, on the daily lives of women involved in the agribusiness.

13. LIMITATIONS

It is common for a researcher to face certain limitations for any type of research. The researcher encountered limitations like time, data, discussion and finance during the course of research.

In addition, the researcher identified the various limitations related to the study during the fieldwork. At first, the study was restricted to only Dakshina Kannada and Udupi Districts and to only females who are in the trade of agriculture, growers and sellers.

There are men who are active in agribusiness, but they were excluded from the study. Likewise, majority of the women respondents were from poor educational backgrounds. Therefore, it was too difficult to understand the terms the researcher used in the questionnaire. Hence, the researcher prepared the questionnaire in both English and the Kannada language to make it easy for the respondents to understand and answer. Further, the agribusiness women whom the researchers were supposed to meet had to work tirelessly all day long, which required the researchers to spend more time and effort filling out the research questionnaire. The researcher faced the problem of lack of transport during the study because most of the women respondents were from rural areas, and also most of the time they were afraid and avoided giving a response to the researcher. However, the researcher took the help of the many people and organisations to conduct the research.

14. LAYOUT OF THE THESIS

The study titled 'Women in Agribusiness: A livelihood pattern analysis with reference to Dakshina Kannada and Udupi Districts' is presented in five chapters as shown below.

CHAPTER I: The first chapter is titled **'Introduction'** to the study and outlines the framework of the study, need, importance, statement of the problem, relevance and contribution, research questions, objectives of the study, research hypothesis, nature and scope, research methodology, limitations of the study and also the chapter design.

CHAPTER II: The second chapter, titled **'Review of Literature',** provides the review of pertinent literature and research questions on the subject of women in agribusiness.

CHAPTER III: The third chapter, titled **'Conceptual Framework',** provides a detailed description of the conceptual framework of the study.

CHAPTER IV: The fourth chapter, titled **'Data Analysis and Interpretation',** gives the findings of the opinion survey conducted through questionnaires and personal interviews to solicit the viewpoints of women engaged in agribusiness in selected districts.

CHAPTER V: The final chapter deals with the 'Findings, Suggestions and Conclusion'. It presents the overall summary of findings and offers suggestions for the women's involvement in agribusiness based on the findings, a conclusion is given to the study.

15. MAJOR FINDINGS OF THE STUDY

The final findings of the study are grouped into eight parts according to the study objectives.

15.1 Findings on Socio-economic conditions of women in agribusiness

- The majority of the women (35 per cent) in agribusiness belong to more than 40 years of age and 42.5 per cent are had education below SSLC. The majority of them (82.3 per cent) were Hindus and among them, the majority (83.8 per cent) belonged to the OBC category. This shows that the middle-age group of respondents were more interested in working in the field of agribusiness than the youngsters. This is because of education, lack of information, lack of awareness, lack of interest, lack of knowledge, risk, inferiority, prestige, etc. It is also observed that the people with less education are more interested in choosing agribusiness as their profession than the highly qualified people. The study also observed that most of the respondents from the Hindu community showed their interest in being involved in this field because of their family problems or the need for a sustainable livelihood.
- The majority of the women (86.5 per cent) in agribusiness are married and 62.5 per cent are had two children. The majority of them (76.3 per cent) were from nuclear families, and among them, the majority (52.8 per cent) have 4-5 members in their family.
- The majority of the women (91.8 per cent) are staying in Pucca houses and 93.8 per cent of the women staying their own houses. The majority of them (82 per cent) were from rural areas. It is clear that the respondents who reside in rented houses were not only from Dakshina Kannada but from other places also. Children's education and individual and family survival led them to stay in rented houses and made them face rent and other related challenges. The majority of the women involved in agribusiness resided in rural areas. Notably, due to the unemployment that occurred during Covid-19, the people from both urban and semi-urban areas showed a lot of interest in investing in agribusiness.
- Among the 400 respondents the majority of them i.e., 69 per cent, belong to the lower middle class, 22 per cent of them belong to the upper middle class, and only 9 per cent of them were upper lower class, and none of them were belong to the upper and lower class. women involved in agribusiness were neither from upper nor lower social classes, but the majority of the respondents were from the lower middle class. This

particular point showed their economic realities and standard of living. From the above analysis, it is understood that the income from the agribusiness of women is increasing and the standard of life is improving but not yet increased and improved.

- The majority of the women's (28 per cent) household income is Rs. 10,000 and below and Rs. 10,001-15,000, respectively. The majority of the women's (54.5 per cent) monthly income is less than Rs. 6000, and their (45.8 per cent) daily income is less than Rs. 200. The above analysis indicates that the majority of the women's household income is less than 15,000 rupees per month. It is also understood that, due to the insufficient income of the family, women of Dakshina Kannada and Udupi Districts were entered this field. In addition, fluctuated price, unstable demand, market condition and the government policies lead the women earn less than Rs. 6000 per month and less than Rs. 200 per day in their business. It showed the agribusiness women of both the districts earned less income, and it leads to economic imbalance, and also it limits the opportunities to grow and develop.
- The majority of the women's (38.8 per cent) household expenditure is Rs. 10001-15000. The majority of the women's (60 per cent) monthly expenditure is less than Rs. 6000, and their (51.8 per cent) daily expenditure is less than Rs. 200. It showed that the women doing the agribusiness of both districts were spending the money they earned from their business on their business. It is understood that how much money they are earning is that much expenditure incurred for them to their business. In addition to this, they don't have more income to spend more. Hence, it concluded that they are still growing but not grown.
- The majority of the women's (35 per cent) monthly savings is less than Rs. 500, and 32.5 per cent of women's daily savings are less than Rs. 50. The majority of the women (59.9 per cent) saved their money in SHGs, and their (77.2 per cent) form of savings is a savings account. The majority of the women engaged in agribusiness have not saved their money, and the women whose money is saved have not saved much because their income is balancing their expenditure. It is understood that the women who have saved their money saved it through SHGs in the form of savings accounts. From this study it is clear that the SHGs motivated the agribusiness women to save the money for the future and provided them with the opportunity to save their money with fewer bank procedures.
- The majority of the women (67 per cent) are availing themselves of the debt only from SHG's, and 34.3 per cent women's maximum availed amount is Rs. 50000

above. From this, it is clear that SHGs provide the maximum financial support to the agribusiness women in Dakshina Kannada easily, and from the self-help groups, women can avail themselves of the debt without a lot of procedures like banks and other financial institutions. Therefore, the role of SHGs is tremendous in sustaining the livelihood of agribusiness women.

- The majority of the women (46.8 per cent) are working 5-8 hours per day, and 75.5 per cent of the women are working in a month, 21-31 days. Here the majority of the women (26.3 per cent) had 3-5 years of experience in their agribusiness. It is stated that women were struggling in their work for their sustainable livelihood, and very recently this field got the demand and grabbed the many youngsters and also the educated. At the same time, analysis identified less labour turnover because of less education; in another way, it found less experienced women due to their unstable health conditions and some other reasons.

15.2 Findings on the agribusiness products dealt by women and level of involvement of women in agribusiness

- The majority of the women (44.3 per cent) are in agribusiness deal with fruits and vegetables. Some of them (16 per cent) are deal with both the fruits, vegetables and flowers. The above analysis shows that the majority of the women in agribusiness deal with fruits and vegetables.
- The majority of the women (31.5 per cent) in agribusiness trade coconut and very a smaller number of women (5 per cent) are trade pomegranate, grapes, Orange, watermelon, sugarcane, apple, strawberry and others. The above analysis shows that the majority of the women in agribusiness in Dakshina Kannada and Udupi Districts trade coconut.
- The majority of the women (38 per cent) in agribusiness trade Brinjal specially in Udupi a place called Mattugulla and Kokkarne (both growing and trading) and only 10 per cent of them trade Onion, Potato, Tomato, Mushroom, Seasonal vegetables, Carrot, Beetroot, capsicum and Radish etc. Notably, Mattugulla is known for its unique taste. This unique variety of brinjal is grown in Mattu village of Katpadi, Udupi, and hence it is called Mattu Gulla. It has become a very popular and large agricultural industry in Udupi. The people of these two districts have made a special mark in agriculture as well as in its trade.

- The majority of the women (55.3 per cent) in agribusiness trade Jasmine (Mallige), specially in Mangalore a place called Meremajal and Udupi a place called Shankara pura, Bantakallu etc., and very few number of women respondents (0.5 per cent) trade Tinosporacordifolia (Amruthaballi). The study identified that due to the religious and commercial background, Dakshina Kannada and Udupi Districts were more popular for growing and trading the jasmine. Notably, most of the women engaged in jasmine business in Dakshina Kannada, in places including Mangalore, Belthangady, Puttur, etc., and in Udupi, in places including Shankarapura, Shirva, Bantakallu, etc., for their sustainable livelihood. Furthermore, some women cultivated jasmine in their own land, and women who had no land, they started to cultivate it on their terrace, and some of them purchased the jasmine from the brokers and sold it in their own rented shop or trolley as street vendors. Therefore, it is clear that the floriculture business contributes economically to the people who are doing their business in both districts.
- The majority of the women involved in agribusiness who have traded fruits (33.5 per cent), vegetables (47.5 per cent), and flowers (48.3 per cent) agreed that all the fruits, vegetables, and flowers traded by them are homegrown. The above analysis shows that the majority of the women involved in agribusiness who have traded fruits, vegetables, and flowers agreed that all the fruits, vegetables, and flowers traded by them are not homegrown, and the majority of women who have traded homegrown fruits, vegetables, and flowers agreed that all the fruits, vegetables, and flowers traded by them are homegrown. Therefore, it is also clear that the majority of the women engaged in agribusiness in Dakshina Kannada and Udupi Districts bought fruits, vegetables, and flowers from the wholesaler or dealer and traded.
- The majority of the women (38 per cent) are self- financed to start an agribusiness and 68.5 per cent, women are not at all availed by any schemes. Majority of the women (80.80 per cent) are agreed that there is an association, 97.20 per cent are the members of these association and 93.31 per cent are the members of the SHG's. It shows that majority of the women were self- financed to start an agribusiness and they were not at all availed by any schemes. Majority of the women were agreed that there was an association and were the members of the SHG's.

- The majority 40.8 per cent of respondents showed low level of involvement in agribusiness and only 24.5 per cent showed high level of involvement in the field of agribusiness. It is observed that younger respondents showed high involvement compared to older respondents. Other than Hindus are the better involvement compare to Hindus; among the Hindus, General and SC/ST's had better involvement compare to OBC's, Semi-urban respondents had better involvement compared to others. So, higher the income better the involvement, higher the savings better the involvement.

15.3 Findings on factors that motivates women to enter agribusiness

- The majority (8.3 per cent) of the respondents less motivated with the personal factor, 69.5 per cent moderately motivated, and 22.3 per cent highly motivated with Mean and Standard Deviation 3.39 ± .57 shows personal factors moderately motivating the women enter in to the agribusiness.
- The majority (40.5 per cent) of the respondents less motivated with the family factor, 54.3 per cent moderately motivated, and 5.3 per cent highly motivated with mean and Standard Deviation 3.21 ± .64 shows family factors moderately motivating the women enter in to the agribusiness.
- The majority (12 per cent) of the respondents less motivated with the financial factors, 62.8 per cent moderately motivated, and 25.3 per cent highly motivated with Mean and Standard Deviation 3.78 ± .65 shows financial factors moderately motivating the women enter in to the agribusiness.
- The majority 57.8 per cent of the respondents less motivated with the other factors, 37 per cent moderately motivated, and 5.3 per cent highly motivated with Mean and Standard Deviation 2.98 ± .78 shows other factors less motivating the women enter in to the agribusiness. The Friedman test (Non-Parametric ANOVA) shows that there is significant difference between the motivating factors with $P= 0.000<0.01$. That is, among the motivating factors financial factor motivated significantly higher compare to personal factor, followed by family factor and lastly other factors.
- The majority of the women (74.25 per cent) agreed that they have made their own decision to join this field and also most of them (27 per cent) opined that their family support motivated them to join this agribusiness field. Only small number of women respondents (5 per cent) opined they motivated about agribusiness because it's their family business. The above analysis shows that the

majority of the women agreed that they have made their own decision to join this field, and also most of them opined that their family support motivated them to join this agribusiness field.

- The majority 87.5 per cent of the respondents were not heard about the scheme means less aware with the government schemes related to agribusiness, 39.8 per cent aware/ heard about the scheme but not used means moderately aware with the government schemes related to agribusiness, and 26 per cent aware and using government scheme means highly aware with the government schemes related to agribusiness and it is understood that the majority of the women were not aware of the scheme and also did not use it in their agribusiness. Notably, the main reasons for being unaware of the government schemes are less education, lack of knowledge, less technical skill, lack of support from society, lack of initiative programmes, etc. In addition to that, few were aware of the schemes like Mudra, PM Svanidhi, Kisan Samman Yojana, etc., but the utilisation of funds by the right person is very low. Therefore, the agribusiness women struggled financially a lot. To enhance and empower the agribusiness women, the government should take the initiatives through SHGs and make them aware of the government schemes which enable them to survive in their business and sustain their livelihood.
- The majority of the women (55.5 per cent) are not aware about system of digital payment. Majority of the women (70.5 per cent) are not used any types of digital payment platform because they preferred and used (59.8 per cent) only cash payment system in their agribusiness. It shows that the majority of the agribusiness women were not aware of the system of digital payment, and they were not using any types of digital payment platforms because they preferred and used only the cash payment system in their agribusiness.

15.4 Findings on the skills required to be in agri-business and skills possessed by the women in agribusiness

- Majority of the women respondents agreed that communication, knowledge of business, understanding the customers, financial literacy, reading and writing, patience, convincing, co-ordination, interpersonal, etc., skills were required very important to do the agribusiness (mean value between 4.1-5) and there are no skills are required less important (mean value ≤ 3).
- Majority of the women respondents agreed that communication, financial literacy, entrepreneurial skill, understanding the customer, interpersonal skill,

knowledge of business, convincing, co-ordination, positive attitude, etc., were the highly possessed skills by the women in agribusiness (mean value between 4.1-5) and driving knowledge and dealings with technologies were less possessed skills by the women engaged in agribusiness (mean value ≤ 3).

15.5 Findings on the impact of being in Agri business

- The majority 71.3 per cent (285 women) respondents moderately impacted with the individual accomplishments, 15.3 per cent (61 women) highly impacted and 13.5 per cent (54 women) less impacted with Mean and Standard Deviation 3.65 ± .53 shows individual accomplishments moderately impacted the women being in agribusiness.
- The majority 66.5 per cent (266 women) respondents moderately impacted with the family accomplishments, 20.5 per cent (82) highly impacted, 13.0 per cent (52) less impacted with Mean and Standard Deviation 3.71 ± .53 shows family accomplishments moderately impacted the women being in agribusiness.
- The majority 57.8 per cent (231) respondents moderately impacted with the social accomplishments, 28.0 per cent (112) highly impacted and 14.3 per cent (57 women) less impacted with Mean and Standard Deviation 3.85 ± .80 shows social accomplishments moderately impacted the women being in agribusiness.
- The majority of the respondents (19.6 per cent) studied 10^{th} to PUC showed high level of individual accomplishments compared to other respondents. Majority of the unmarried respondents (54.5 per cent) are showed the better individual accomplishments compare to married and others, upper middle-class respondents (17 per cent) had better individual accomplishments compare to lower middle and upper lower middle-class respondents and also respondents (33.3 per cent) whose monthly income more than 30,000 had better individual accomplishments compared to others. So, higher the income better the individual accomplishments.
- The majority of the respondents (25.3 per cent) studied below 10^{th} std. showed high level of family accomplishments compared to other respondents. The majority of the sole members (50 per cent) are showed the better family accomplishments compare to members more than single, upper lower-class respondents (33.3 per cent) had better family accomplishments compare to upper middle and lower middle-class respondents and also respondents (40.0 per cent) whose monthly income more than 30,000 had better family

accomplishments compared to others. The respondents (28.6 per cent) had better family accomplishments with no savings compare to the respondents who saved their money. So, higher the income better the family accomplishments and better family accomplishments even if there is no savings.

- The majority of the respondents (34.1 per cent) studied below 10^{th} std. showed high level of social accomplishments compared to other respondents. SC/ST's (45.2 per cent) are showed the better social accomplishments compare to other category respondents, unmarried respondents (63.6 per cent) are showed the better social accomplishments compared to married and others and also upper lower-class respondents (36.1 per cent) had better social accomplishments compare to upper middle and lower middle-class respondents. So, the upper lower-class respondents had a much better social accomplishments compare to the respondent of different category, educational background and marital status.

15.6 Findings on the challenges faced by the women

- The majority 93.5 per cent (374) respondents less challenged with the personal challenges, 4.8 per cent (19 women) moderately challenged and 1.8 per cent (7 women) highly challenged with Mean and Standard Deviation 1.41 ± .45 shows personal challenges are the least challenges faced by the women in agribusiness.
- The majority 82.3 per cent (329) respondents less challenged with the work challenges, 15.8 per cent (63) moderately challenged, and 2.0 per cent (8 women) highly challenged with Mean and Standard Deviation 1.62 ± .50 shows work related challenges are the least challenges faced by the women in agribusiness.
- 86.0 per cent (344 women) respondents less challenged with the family challenges, 12.5 per cent (50 women) moderately challenged, and 1.5 per cent (6 women) highly challenged with Mean and Standard Deviation 1.53 ± .63 shows family challenges are the least challenges faced by the women in agribusiness.
- 89.3 per cent (357 women) respondents less challenged with the customer challenges, 10.3 per cent (41 women) moderately challenged, and 0.5 per cent (2 women) highly challenged with Mean and Standard Deviation 1.40 ± .58 shows customer challenges are the least challenges faced by the women in agribusiness.

- The majority 86.3 per cent (345 women) respondents less challenged with the product challenges, 7.0 per cent (28 women) highly challenged, and 6.8 per cent (27 women) moderately challenged with Mean and Standard Deviation 1.51 ± .90 shows product challenges are the least challenges faced by the women in agribusiness.
- 59.8 per cent (239 women) respondents less challenged with the price challenges, 31.8 per cent (127 women) moderately challenged, and 8.5 per cent (34 women) highly challenged with Mean and Standard Deviation 2.32 ± .85 shows price challenges are the least challenges faced by the women in agribusiness.
- The majority 79.3 per cent (317 women) respondents less challenged with the place challenges, 12.3 per cent (49 women) highly challenged and 8.5 per cent (34 women) moderately challenged with Mean and Standard Deviation 1.64 ± .99 shows place challenges are the least challenges faced by the women in agribusiness.
- 83.8 per cent (335 women) respondents less challenged with the finance challenges, 13.5 per cent (54 women) moderately challenged, and 2.8 per cent (11 women) highly challenged with Mean and Standard Deviation 1.59 ± .58 shows finance challenges are the least challenges faced by the women in agribusiness.
- The majority 97.8 per cent (391 women) respondents less challenged with the gender challenges, 1.5 per cent (6 women) moderately challenged, and 0.8 per cent (3 women) highly challenged with Mean and Standard Deviation 1.12 ± .40 shows gender challenges are the least challenges faced by the women in agribusiness.
- 69.5 per cent (278 women) respondents less challenged with the environment challenges, 25.5 per cent (102 women) moderately challenged, and 5.0 per cent (20 women) highly challenged with Mean and Standard Deviation 2.08 ± .65 shows environment challenges are the least challenges faced by the women in agribusiness.
- The majority 94.5 per cent (378 women) respondents less challenged with the political challenges, 5.0 per cent (20 women) moderately challenged, and 0.5 per cent (2 women) highly challenged with Mean and Standard Deviation 1.40 ±

.51 shows political challenges are the least challenges faced by the women in agribusiness.

- Backward Regression Analysis result shows that among all the challenges most significant challenge was personal challenge (β= -.238, P= 0.007), customer challenge (β= -.235, P= 0.002), gender challenge (β= -.223, P= 0.002), followed by finance challenge (β= -.154, P= 0.037), political challenge (β= -.133, P= 0.049), and lastly place challenge (β= -.107, P= 0.033). All these challenges contribute 49.6 per cent towards involvement in agribusiness.

15.7 Findings on the employment opportunities in agribusiness

- Most of the respondents opined that there were no highly and least discouraged factors to new entrants to enter into agribusiness. Educational background, cannot manage work and personal life, exploitation at work, no family support, health issues, low dignity of labour, low prestige in society, not a respectable job, not a profitable job, no job security, challenges of uncertainty, there is fluctuation in demand, no holidays, difficult to handle customers, less savings, no idea about the job, not got any training, fluctuating income, lack of financial assistance and no guidance to run the trade were moderately discouraged factors to new entrants to enter into agribusiness.
- Most of the respondents were highly recommended reasons such as economic independence, family can be looked after, parents can be looked after, children's can be educated, basic needs can be fulfilled, prestige in society, respect', profitable job, savings, generating income, financial assistance from government schemes, recognition of skills, economic security, become farm manager, strengthening the service sector in rural areas, achievement, job provider to many others, new innovations etc., for new entrants to enter into agribusiness. Enjoy the holidays is the moderately recommended reasons and there are no least recommended reasons for new entrants.
- The majority 64.0 per cent (256 women) respondents agreed that the young generation women can enter the agribusiness but 36.0 per cent (144 women) argued that the young generation people cannot enter in to the agribusiness. So, majority of the respondents agreed that the new generation can enter this field without any kind of fear or confusion.

15.8 Findings on the satisfaction and intentions of women in agribusiness

- The majority 37.0 per cent (148 women respondents) satisfied with the income earned from agribusiness. Overall mean was 3.90±.92 shows women are satisfied with income earned from the agribusiness.
- The majority 36.5 per cent (146 women respondents) satisfied the expectations of women in agribusiness was fulfilled. Overall mean was 3.72±1.01 shows women are satisfied that expectations of them in agribusiness was fulfilled.
- The majority 40.8 per cent (163 women respondents) satisfied being in the field of agribusiness, Overall mean was 3.91±. 89 shows that women being in agribusiness are satisfied with agribusiness also Chi-square test for goodness of fit is highly significant with P= 0.000<0.01.
- 50.3 per cent (201 women respondents) strongly agreed that they would like to continue in agribusiness. Overall mean is 4.47±.59 shows that women have high intention to continue in agribusiness. Chi-square test for goodness of fit is highly significant with P=0.000<0.01, shows that significantly higher number of women (97.8 per cent - 391 women) would like to continue in the agribusiness.
- Majority of the women respondents agreed that easily can manage work and personal life, no exploitation at work place, family support, priority to labor, prestige in society, respectable job, profitable job, savings, idea about the job, generating income, self-esteem were the highly motivated factors to continue in this business and job security, holidays, easy to handle customers, financial assistance, guidance to run the trade, government schemes/support, recognition of skills, economic security, strengthening the service sector in rural areas, achievement, power, job provider to many others, social recognition, new innovations were moderately motivated factors and become farm manager, and customs and traditions are less or not at all motivated factors to continue in this business.

15.9 Summary of the hypothesis tested in the study

The eight hypotheses were considered and tested in the study. The summary of results is given in Table 2.

Table 2: Summary of Hypothesis Test Results

Hypotheses	Test	Result	Inferences
H_{01}: There is no significant	Chi-square	Age (P=0.003<0.01),	It is inferred that younger

association between socio-economic variables and level of involvement. **H_{11}:** There is a significant association of socio-economic variables and level of involvement.	test	Religion (P=0.000<0.01), Category (P=0.040<0.05), Place of business (P= 0.035<0.05), Monthly income (P= 0.010<0.05), and Monthly savings (P= 0.043<0.05). **The null hypothesis H_{01} was rejected. Hence the Alternative hypothesis H_{11} was accepted.**	respondents showed high involvement compared to older respondents. Other than Hindus are the better involvement compare to Hindus; among the Hindus, General and SC/ST's had better involvement compare to OBC's, Semi-urban respondents had better involvement compared to others. So, higher the income better the involvement, higher the savings better the involvement.
H_{02}: The financial factor isn't the most significant motivating factor for women in agribusiness. **H_{12}:** The financial factor is the most significant motivating factor for women in agribusiness.	Friedman test (Non-Parametric ANOVA)	Friedman test value = 350.416 p-value = 0.000<0.01 **The null hypothesis H_{02} was rejected. Hence the Alternative hypothesis H_{12} was accepted.**	It is inferred that among the motivating factors financial factor motivated significantly higher compare to personal factor, followed by family factor and lastly other factors.
H_{03}: There is no significant correlation between skills possessed and level of involvement in agribusiness. **H_{13}:** There is significant correlation between skills possessed and level of involvement in agribusiness.	Karl Pearson's co-efficient of correlation analysis	Good amount of correlation was observed with the r value > 0.5, Moderate level of correlation was observed with the r value between 0.4 - 0.5 and weak correlation was observed with the r value < 0.4. **The null hypothesis H_{03} was rejected. Hence the Alternative hypothesis**	It is inferred that there is significant correlation between skills possessed and level of involvement in agribusiness.

		H_{13} was accepted.	
H_{04}: Women in agribusiness do not have significant personal, family and social accomplishments. **H_{14}:** Women in agribusiness have significant personal, family and social accomplishments.	Karl Pearson's co-efficient of correlation analysis	Personal accomplishments (r = .669, P = .000<0.01) Family accomplishments (r = .645, P = .000<0.01) Social accomplishments (r = .543, P = .000<0.01) Good amount of correlation was observed with the all three accomplishments (r value > 0.5). **The null hypothesis H_{04} was rejected. Hence the Alternative hypothesis H_{14} was accepted.**	It is inferred that women in agribusiness have significant personal, family and social accomplishments.
H_{05}: Involvement in agribusiness is not significantly affected by various challenges faced by the women. **H_{15}:** Involvement in agribusiness is significantly affected by various challenges faced by the women.	Karl Pearson's co-efficient of correlation analysis	Good amount of correlation was observed with the r value > 0.5, Moderate level of correlation was observed with the r value between 0.4 - 0.5 and weak correlation was observed with the r value < 0.4. **The null hypothesis H_{05} was rejected. Hence the Alternative hypothesis H_{15} was accepted.**	It is inferred that involvement in agribusiness is significantly affected by various challenges faced by the women in agri-business
H_{06}: Women being in agribusiness are not satisfied with the business. **H_{16}:** Women being in	Chi-square test	Chi-square value = 207.025 P= 0.000<0.01 (Satisfied with the income)	It is inferred that women being in agribusiness are satisfied with agribusiness also Chi-square test for

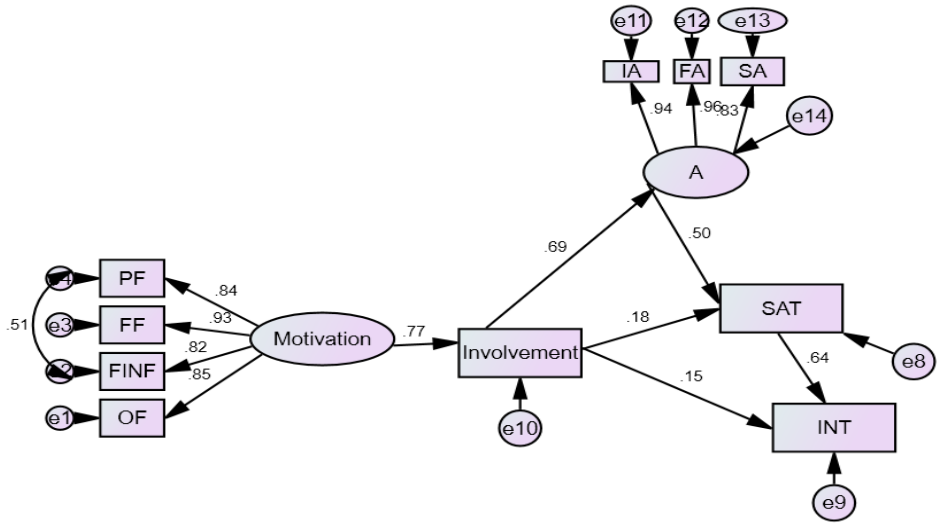
agribusiness are satisfied with the business.		Chi-square value =154.925 P= 0.000<0.01 (Expectations fulfilled) Chi-square value =224.000 P= 0.000<0.01 (Satisfaction being in the field of agribusiness) **The null hypothesis H_{06} was rejected. Hence the Alternative hypothesis H_{16} was accepted.**	goodness of fit is highly significant with P= 0.000<0.01.
H_{07}: Women being in agribusiness wouldn't like to continue with the business. **H_{17}:** Women being in agribusiness would like to continue with the business.	Chi-square test	Chi-square value = 365.420 P=0.000<0.01 **The null hypothesis H_{07} was rejected. Hence the Alternative hypothesis H_{17} was accepted.**	It is inferred that significantly higher number of women would like to continue in the agribusiness.
H_{08}: There is no significant correlation between level of involvement with satisfaction and intention. **H_{18}:** There is significant correlation between level of involvement with satisfaction and intention.	Karl Pearson's co-efficient of correlation analysis	Satisfaction (r = .526, P =.000<0.01) Intention ((r = .485, P = .000<0.01) **The null hypothesis H_{08} was rejected. Hence the Alternative hypothesis H_{18} was accepted.**	It is inferred that there is significant positive correlation between level of involvement with satisfaction and intention.

15.10 STRUCTURAL EQUATION MODELLING METHOD (SEM)

Testing the relationship between motivation involvement, accomplishment, satisfaction and intention by path analysis using Structural Equation Modelling method.

Motivation was measured by 4 components - Personal factor, Family factor, financial factor and other factors. Analysis of these motivation factors was discussed in section 3. Involvement was discussed in the 2nd section and the accomplishments was discussed in 5th section, satisfaction and intention was discussed in the 8th section. In this section attempt is made to find interrelationship between all these variables. It is possible only with Structural Equation Modelling method. In SEM ensuring the model fit is the most crucial step. According to Hair et al., (1998) and Shumacker and Lomax, (2004), specific indices appropriate are chi square/d.f, GFI, AGFI, RMSEA, NFI and CFI. Researchers have suggested a value between 1 and 5 is appropriate for chi-square/d.f ("Chin et al., 1997; Salisburg et al., 2002"). Though a value less than 3 is considered good fit ("Bentler & Bonnet, 1980; Joreskog & Sorbom, 1993"). GFI greater than 0.85 and AGFI greater than 0.8 are acceptable ("Hadjistavropoulos et al., 1999; Hair et al., 1998"). RMSEA value below 1 indicates a good fit ("Salisbury et al., 2002; Schumacker & Lomax, 2004"). For NFI value greater than 0.9 are recommended ("Salisbury et al., 2002"), whereas, values greater than 0.80 are also acceptable ("Hadistavropoulos et al., 1999; Hair et al., 1998"). CFI value should be greater than 0.90 ("Bentler & Bonnet, 1980; Salsbury et al., 2002"). For new models and theories more liberal values can be considered appropriate (Vassend & Skrondal, 1997)."

Figure 1: STRUCTURAL EQUATION MODEL



PF	Personal Factor
FF	Family Factor
FINF	Financial Factor
OF	Other factors
Involvement	Level of involvement in agribusiness
IA	Level of Individual Accomplishments
FA	Level of Family Accomplishments
SA	Level of Social Accomplishments
SAT	satisfaction being in the field of agribusiness
INT	Intention to continue in this business at any cost
A	Accomplishment

Table 3: Model Fit Indices

Chi square/DF	2.542
GFI:0.973 AGFI	0.932
RMSEA	0.062
NFI	0.985
CFI	0.991

Table 4: Standardized Regression Weights: (Group number 1 - Default model)

			Estimate	
Involvement	<---	Motivation	.768	.000
A	<---	Involvement	.686	.000
SAT	<---	Involvement	.183	.000
SAT	<---	A	.500	.000
OF	<---	Motivation	.846	.000
FINF	<---	Motivation	.822	.000
FF	<---	Motivation	.928	.000
PF	<---	Motivation	.837	.000
INT	<---	Involvement	.147	.000
INT	<---	SAT	.642	.000
IA	<---	A	.938	.000

			Estimate	
FA	<---	A	.956	.000
SA	<---	A	.827	.000

Above analysis shows that motivation has significant impact on involvement of women in agribusiness with β = .77. For the involvement in agribusiness has significant accomplishment with β = .69, For the involvement has significant impact on satisfaction with β = .18 and involvement in agribusiness has significant impact on intention to continue in agribusiness with β = .15. Further it is clearly observed that accomplishment being in agribusiness has significant positive relation with the satisfaction, β = 0.50, being satisfied in agribusiness lead the women continue in the agribusiness β = 0.64. In the above model, it is clear that accomplishment due to agribusiness mediates relation between involvement and satisfaction (Indirect effect of involvement on satisfaction through accomplishment is 0.345). Also, satisfaction with the agribusiness mediates the relation between involvement and intention to continue in the business (Indirect effect of involvement through satisfaction on intention is β = 0.1152). Hence the model is tested and verified.

16. SUGGESTIONS OF THE STUDY

In order to know about the lifestyle and other issues of women involved in agribusiness, this research focused on several issues during the research. The problems faced by women in their business, their achievements in this field, and various reasons and facts that motivated those achievements—all these are revealed as a part of the research. Here the research has found out that several factors play a very important role in improving the lifestyle of women by making them achieve more in their field. Those key points are:

- Women are particularly insecure in the agribusiness sector. Moreover, their first complaint is that they do not have a place of their own. In this regard, women can achieve more in this field if the government has made their own marketing facilities for their business and also implemented legal measures for their safety.
- Financial deprivation is prominent for agricultural women because most of the agricultural women are from the middle class and have to experience financial deprivation. If the government provides loans to such farmers at low interest rates and

implements Rs 400 as a minimum rate as a fixed price especially for jasmine traders in the market, the financial problem of farm women can be alleviated.

- This research has considered two groups for study in the agriculture sector: those who grow and sell agricultural products and those who buy and sell from brokers. Therefore, it has been observed that the growers and sellers of flowers, vegetables, or fruits here do not have their own place, or even if there is a place, it is not in the name of the grower, and they are suffering from non-availability of pesticides at subsidised rates. In this regard too, if the government takes action and ensures the availability of pesticides at low subsidies, RTC in the name of growers, the growth of women in this field will be intensified.
- Another issue found by the present study is the lack of information available to most women traders. As the women currently working in the field are less educated, they often face a lack of information. This will have an adverse effect on their business. Therefore, either the government, the agriculture department, or the cooperative societies should organise several programmes to provide information related to agriculture and agribusiness in their respective areas. In this regard, the association and government should organise training on agriculture where the farmers should be given information about government programmes, agricultural activities, various agricultural schemes, solutions, etc., and women should be given permission to run businesses.
- As women agricultural workers need local markets to socialise and bypass middlemen and reach consumers directly through their businesses. Local organisations should organise programmes like Krishi Santhe to support women's development. For the improvement of the lifestyle of women farmers, not only should health insurance, loan facilities, schemes, etc. be provided to them, but also their children's education should be contributed to.
- It is the opinion of women farmers and researchers that women will be able to contribute to the agricultural sector if the government, agriculture departments or SHGs, and cooperative societies think deeply about all the above-mentioned issues and take an appropriate decision at an appropriate time.

17. DIRECTION FOR FURTHER RESEARCH

There is a new path and scope for further study in this research area. Some of the research areas are listed below. They are:

- The study is confined to the women engaged in two districts only, i.e., Dakshina Kannada and Udupi Districts. A broader study can be undertaken about the women engaged in agribusiness across the different districts in Karnataka and also India.
- The study focused on women only. The researcher can also focus on men agripreneurs in this field.
- This focused only on the analysis of the livelihood pattern of women engaged in agribusiness. Further research can also focus on perspectives, schemes, and empowerment of women engaged in agribusiness.

18. CONCLUSION

There is plenty of opportunity hidden in the area of agribusiness that is still not explored, particularly by women entrepreneurs. There is a need to educate on the benefits of being in this trade. Poverty and lack of sufficient income are the major problems that force them to work for the livelihood of themselves and their families. The study evaluated the socio-economic conditions of women in agribusiness and identified that there is a significant association of socio-economic variables and level of involvement. Another objective is to understand factors that motivate women to enter agribusiness, and the study identified that the financial factor is the most significant motivating factor for women in agribusiness.

The paper identified various skills required to be in agribusiness and the skills possessed by the women in agribusiness. The study focused on the impact of being in agribusiness and the challenges faced by the women and opined that involvement in agribusiness is significantly affected by various challenges faced by the women. Women in agribusiness have significant personal, family, and social accomplishments. To find out the satisfaction and intentions of women in agribusiness, a coefficient of correlation between the level of involvement with satisfaction and intention was conducted.

The analysis shows that motivation has a significant impact on the involvement of women in agribusiness, for the involvement in agribusiness has significant accomplishments, for the involvement has a significant impact on satisfaction, and involvement in agribusiness has a significant impact on intention to continue in agribusiness. Furthermore, it is clearly observed that accomplishments in agribusiness have a significant positive relation with satisfaction; being satisfied in agribusiness leads the women to continue in agribusiness. It is clear that accomplishments due to agribusiness mediate the relation between

involvement and satisfaction. Also, satisfaction with the agribusiness mediates the relation between involvement and intention to continue in the business.

The researcher concludes that women are equally responsible for the growth and development of an economy and their contributions to reviewing their families and, in return, reviving societies. Such an initiative makes the women build the society. But lack of awareness about the trade and various schemes provided by the government, women are still trying to survive in this field. If the government will support women traders with the awareness programme, various schemes, and financial assistance, they will do wonders for society, and the unorganised sector will undoubtedly become an organised sector.

19. BIBLIOGRAPHY

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